ABSTRACT

Computer-based methods for transferring funds from a bank or credit card account of a fund depositor to third party dependents by creating a bank or credit card account for debit or credit card access by a third party financially dependent upon a fund depositor, from which funds may be transferred at the request of the third party as a cash withdrawal or payment for goods or services purchased by the third party; and limiting the amount of funds in the bank or credit card account of the third party dependent that may be withdrawn as cash or spent on at least one class of goods or services in response to instructions from the fund depositor.